
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 1

Week Ending January 5, 2013

Board Operations and Personnel

Division of Banking Supervision and Regulation -- organizational changes and appointment of Mark Van Der Weide as deputy director; Richard Naylor as associate director; Anna Lee Hewko, Steven Merriett, Michael Sexton, and Lisa Ryu as deputy associate directors; David Lynch, Suzanne Williams, and Mary Aiken as assistant directors; Gerald Edwards and David Jones as senior advisers; and Molly Mahar as adviser.

- Approved, January 2, 2013

Enforcement

Farmers State Bank, Victor, Montana -- written agreement dated November 12, 2010, terminated December 19, 2012.

- Announced, January 3, 2013

H.2 Actions under delegated authority

December 30, 2012 to January 5, 2013

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Holding Companies

Kansas City

Hope Bancshares, Inc., Hope, Kansas -- to acquire ABM Holding Company, Miltonvale, and its subsidiary, The Citizens State Bank.

- Approved, January 3, 2013

Cleveland

LCNB Corp., Lebanon, Ohio -- waiver of application to acquire First Capital Bancshares, Inc., Chillicothe, in connection with the merger of their respective subsidiaries, LCNB National Bank, Lebanon, and The Citizens National Bank of Chillicothe, Chillicothe.

- Granted, January 4, 2013

St. Louis

Ozark Bancorp, Inc., Salem, Missouri -- to become a bank holding company through the conversion of Progressive Ozark Bank, F.S.B., Salem, to a state-chartered commercial bank.

- Approved, January 2, 2013

Change in Bank Control

Chicago

Charlevoix First Corporation, Charlevoix, Michigan -- to retain control of Charlevoix First Corporation and its subsidiary, Charlevoix State Bank, Charlevoix.

- Withdrawn, January 4, 2013

Change in Bank Control

Kansas City

Midland Financial Co., Oklahoma City, Oklahoma -- change in bank control of Midland Financial Co. and its subsidiary, MidFirst Bank, Oklahoma City (two notices).

- Permitted, December 31, 2012

Richmond

SCCB Financial Corporation, Columbia, South Carolina -- change in bank control of SCCB Financial Corporation and its subsidiary, South Carolina Community Bank, Columbia.

- Permitted, December 28, 2012

(A/C)

Extensions of Time

Philadelphia

First Priority Financial Corp., Malvern, Pennsylvania -- extension to April 3, 2013, to acquire Affinity Bancorp, Inc., Wyomissing.

- Granted, January 3, 2013

Membership

St. Louis

Progressive Ozark Bank, Salem, Missouri -- to become a member of the Federal Reserve System.

- Approved, January 2, 2013

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on December 11-12, 2012.

- Published, January 3, 2013

Savings and Loan Holding Companies

St. Louis

Scottrade Financial Services, Inc., Town and Country, Missouri -- to acquire Bunker Hill Bancorp, Inc., St. Louis, and thereby acquire Boulevard Bank, Neosho.

- Approved, January 4, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
1854 BANCORP	* 3A1	1854 Bancorp, Cambridge, Massachusetts to become a mutual holding company through the acquisition of East Cambridge Savings Bank, Cambridge, Massachusetts, pursuant to section 3(a)(1) of the BHC Act.	Newspaper:	01/13/2013
			Federal Register:	01/20/2013
FRANKLIN BANCORP MHC	* 3A1	Application by Franklin Bancorp MHC, Franklin, New Hampshire to establish a mutual bank holding company through the acquisition of Franklin Savings Bank, Franklin, New Hampshire. The filing was submitted pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	01/19/2013

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB NY BANCORP, INC.	* 3A3	FNB NY Bancorp, Inc. and Modern Capital Holdings LLC, both of New York, New York, to acquire up to 24.89 percent of the total equity of The Upstate National Bank, Rochester, New York, under Section 3(a)(3) of the Bank Holding Company Act and Section 225.15 of Regulation Y.	Newspaper:	01/27/2013
			Federal Register:	01/26/2013

District: 2

Federal Reserve Bank of New York

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANQUE CENTRALE POPULAIRE	FBSEA	Banque Centrale Populaire, Casablanca, Morocco, to establish a representative office in Washington, D.C.	Newspaper: Federal Register:	Not available Not applicable
HOMETOWN BANK	* Branch	HomeTown Bank, Roanoke, Virginia, to establish a branch at 50 Ponderosa Drive, Christiansburg, Virginia	Newspaper: Federal Register:	01/14/2013 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CedarStone Financial, Inc.	3A1	CedarStone Financial, Inc., notice to become a bank holding company by acquiring CedarStone Bank, both of Lebanon, Tennessee.	Newspaper: Federal Register:	Not applicable Not applicable
CHARTER FINANCIAL CORPORATION	* MHC Conversion * SLHC Formation	First Charter, MHC, West Point, Georgia, to convert to stock form and merge with and into Charter Financial Corporation, West Point, Georgia, which proposes to become a savings and loan holding company by acquiring Charterbank, West Point, Georgia.	Newspaper: Federal Register:	01/14/2013 01/19/2013

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMALGAMATED INVESTMENTS COMPANY	CIC	Notification filed by the family group consisting of: Mr. Robert Wrobel, a Trustee of the Robert M. Wrobel Trust, Debra Wrobel, Trustee of the Debra Wrobel Trust and Trustee of three related Wrobel Family Trusts, along with Dr. Jack Havdala as an individual, to acquire 25 percent or more of the shares of Amalgamated Investments Company, Chicago, Illinois and thereby indirectly acquire control of Amalgamated Bank of Chicago, Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
BAYLAKE CORP.	4c8	Baylake Corporation, Sturgeon Bay, Wisconsin, formed a single-member limited liability company subsidiary named Admiral Asset Management, LLC, Greenbay, Wisconsin. It will be conducting traditional registered investment advisory services through its registered investment adviser representatives. These services will be provided to customers of Baylake Bank, Sturgeon Bay, Wisconsin.	Newspaper: Federal Register:	Not applicable 01/23/2013
CHARLEVOIX FIRST CORPORATION	CIC	Members of the Irish and Hodgson family which include: Ann Kennedy Irish, Harbor Springs, Michigan, as trustee of the Ann Kennedy Irish Trust; the Ann Kennedy Irish Trust, Harbor Springs, Michigan, David H. Irish, Harbor Springs, Michigan, as trustee of the David H. Irish Trust; the David H. Irish Trust, Harbor Springs, Michigan; Tracy Irish Texter, Middleville, Michigan and John F. Texter, Middleville, Michigan, as trustees of the John F. Texter and Tracy I. Texter Trust; the John F. Texter and Tracy I. Texter Trust, Middleville, Michigan; Susan Irish Stewart, Harbor Springs, Michigan, as trustee of the Susan Irish Stewart Revocable Intervivos Trust; the Susan Irish Stewart Revocable Intervivos Trust, Harbor Springs, Michigan; Colin David Irish, Marquette, Michigan; Perry Irish Hodgson, Charlevoix, Michigan; Liam Foster Hodgson, Beaver Island, Michigan; Alexander Irish Hodgson, Charlevoix, Michigan; and Raymond Earhart Hodgson, Charlevoix, Michigan, to be added to the Hodgson Family Control Group and to thereby retain control of 25 percent or more of Charlevoix First Corporation, Charlevoix, Michigan and indirectly Charlevoix State Bank, Charlevoix, Michigan.	Newspaper: Federal Register:	Not available 12/18/2012
FNBH BANCORP, INC.	CIC	Notification filed by Mr. Stanley Dickson and Mr. Steven Dickson (brothers) to acquire 20 percent or more of the shares of FNBH Bancorp, Inc., Howell, Michigan.	Newspaper: Federal Register:	Not available Not available

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MORTON COMMUNITY BANK	* Branch	Morton Community Bank, Morton, Illinois, to establish a branch facility to be located at 2401 East Empire Street, Suite D, Bloomington, Illinois.	Newspaper: Federal Register:	01/04/2013 Not applicable
STANDARD BANCSHARES, INC.	CIC	Trident SBI Holdings, LLC; Trident V, L.P.; Trident V Parallel Fund, L.P.; Trident V Professionals Fund, L.P.; Trident Capital V, L.P.; Trident Capital V-PF, L.P.; Stone Point GP Ltd; CD Trident V, LLC; and Charles A. Davis, all of Greenwich, Connecticut, as a group acting in concert, to acquire control of Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire control of Standard Bank and Trust Company, Hickory Hills, Illinois.	Newspaper: Federal Register:	12/11/2012 Not available
VAN BUREN BANCORPORATION	* 3A3	Van Buren Bancorporation, Inc., Keosauqua, Iowa, to acquire 100 percent of First Iowa State Bank, Albia, Iowa.	Newspaper: Federal Register:	Not available 02/01/2013
WBSB BANCORP, MHC	* MHC Conversion	WBSB Bancorp, MHC proposes to convert to stock form and merge with and into WBSB Bancorp, Inc. (the "Bancorp"), an existing savings and loan holding company. Immediately after the merger, the Bancorp will merge with and into a new company called Westbury Bancorp, Inc., which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of Westbury Bank, a federal stock savings bank headquartered in West Bend, Wisconsin.	Newspaper: Federal Register:	Not available 12/18/2012

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* 18C	Arvest Bank, Fayetteville, Arkansas, to merge with Arvest Trust Company, National Association, Rogers, Arkansas.	Newspaper: Federal Register:	02/01/2013 Not applicable
FARMERS BANK AND TRUST COMPANY	* Branch	Farmers Bank & Trust Company, Blytheville, Arkansas, to establish a branch facility to be located at 3644 W. State Highway 18, Manila, Arkansas.	Newspaper: Federal Register:	01/08/2013 Not applicable
JACKSONVILLE BANCORP, INC	* 3A1	Jacksonville Bancorp, Inc., Jacksonville, Illinois, proposes to become a bank holding company through the termination of the savings and loan holding company election by its subsidiary savings association, Jacksonville Savings Bank, Jacksonville, Illinois, pursuant to Section 10(l) of the Home Owners Loan Act.	Newspaper: Federal Register:	Not available 01/31/2013

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
N.A. CORPORATION	CIC	Change in Control notice by James and Nita Wallenfelsz, both of North Oaks, Minnesota, to acquire 25 percent or more of the shares of N.A. Corporation, Roseville, Minnesota, and thereby indirectly gain control of North American Banking Company, Roseville, Minnesota.	Newspaper: Federal Register:	Not available 01/07/2013
NEISEN BANCSHARES, INC.	CIC	Retroactive Change in Control notice by David L. Neisen, Watkins, Minnesota, individually and as trustee of four Neisen family trusts, to retain 25 percent or more of the shares of Neisen Bancshares, Inc., Watkins, Minnesota, and thereby indirectly retain control of Farmers State Bank of Watkins, Watkins, Minnesota.	Newspaper: Federal Register:	01/17/2013 01/07/2013

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG MAC BANCSHARES, INC.	CIC	Notice submitted by Troy and Crystal Faulkender, Oakley, Kansas; Jay and Brandy Todd, Rexford, Kansas; Darvin and Tammi Strutt, Colby, Kansas; Sharon and Ronnie Schamberger, Hoxie, Kansas; Crystal Ann Trauer, trustee of the Laurence Duane Trauer Tax Shelter Trust and the Crystal Ann Trauer Revocable Trust, both in Hays, Kansas; Nichole and Bret Tremblay, Manhattan, Kansas; Leslea and Brett Oelke, Hoxie, Kansas; Brittany Schamberger, Hoxie, Kansas, Taylore Schamberger, Hoxie, Kansas; Jerry and Melissa Spresser, Hoxie, Kansas; Larry and Julie Spresser, Pittsburg, Kansas; and Brian and Sheri Baalman, Menlo, Kansas; as a group acting in concert, to acquire control of Big Mac Bancshares, Inc., Hoxie, Kansas, parent of Peoples State Bank, McDonald, Kansas.	Newspaper: Federal Register:	01/03/2013 12/31/2012
FIRST BELLEVILLE BANCSHARES, INC.	4c8	First Belleville Bancshares, Inc., Abilene, Kansas, to engage in servicing of accounts receivable for third parties and facilitating the funding of accounts receivable with various lenders, through the acquisition of 91.78 percent of National Billing, LLC, Ellinwood, Kansas.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST COMMERCIAL BANCSHARES, INC.	CIC	Notice submitted by the Davis Family Trust; Steven C. Davis, P.C.; the Steven C. Davis Succession Trust; the Ricky J. Davis Succession Trust; and the Kenneth R. Davis Succession Trust, all of Oklahoma City, Oklahoma; and Scott R. Duncan, Oklahoma City, Oklahoma, as trustee of the Steven C. Davis Succession Trust, the Ricky J. Davis Succession Trust, and the Kenneth R. Davis Succession Trust, to become a part of the group acting in concert to acquire control of First Commercial Bancshares, Inc., Edmond, Oklahoma, parent of First Commercial Bank, Edmond, Oklahoma.	Newspaper: Federal Register:	Not available 01/18/2013
FIRST STATE BANK OF COLORADO	* Branch	First State Bank of Colorado, Hotchkiss, Colorado, to establish a branch at 564 Main Street, Delta, Colorado.	Newspaper: Federal Register:	Not available Not applicable
WHITEWATER BANCSHARES, INC.	CIC	Notice submitted by the Donald L. Patry Revocable Trust, Newton, Kansas; Ellen M. Patry Revocable Trust, Newton, Kansas, and Ellen Patry, trustee, Newton, Kansas; Corey Patry, Wichita, Kansas; Brandon Patry, Valley Center, Kansas, and Katie Patry, Valley Center, Kansas, as a group acting in concert, to retain control of Whitewater Bancshares, Inc., parent of Bank of Whitewater, both in Whitewater, Kansas.	Newspaper: Federal Register:	Not available Not available

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District: 10

Federal Reserve Bank of Kansas City

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 5, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
HCSB, A STATE BANKING ASSOCIATION	* Branch	HCSB, a State Banking Association, Plainview, Texas, to establish a branch to be located at 201 W. 6th Street, Plainview, Texas 79072.	Newspaper: Federal Register:	Not available Not applicable
QUANAH FINANCIAL CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Quanah Financial Corporation Employee Stock Ownership Plan, Quanah, Texas, to retain 32.73 percent of Quanah Financial Corporation, Quanah, Texas, and indirectly First Capital Bank, Quanah, Texas.	Newspaper: Federal Register:	01/20/2013 12/19/2012

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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District: 12

Federal Reserve Bank of San Francisco

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCORP	CIC	Notice by Thomas Galt Atwood, Glen Ellen, California, and Cypress Abbey Company, Colma, California, to retain 10 percent or more of the outstanding shares of capital stock of FNB Bancorp, and thereby indirectly retain 10 percent or more of the voting shares of First National Bank of Northern California, both of South San Francisco, California.	Newspaper:	Not available
			Federal Register:	10/30/2012

District: 12

Federal Reserve Bank of San Francisco

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